

Fill in this information to identify your case and this filing:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 18-12360

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 **Rental Property**

Street address, if available, or other description

22525 7th Ave S

Des Moines, WA 98198

City State ZIP Code

King

County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

There is no current renter in the property

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$500,000.00

Current value of the portion you own?
\$500,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

→ \$500,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: INFINITI

Model: G35

Year: 2006

Approximate mileage: 77,000

Other information:

Who has an interest in the property? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$11,000.00

Current value of the portion you own?

\$11,000.00

If you own or have more than one, list here:

3.2 Make: Saturn

Model: Vue

Year: 2003

Approximate mileage: 140000

Other information:

Who has an interest in the property? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$500.00

Current value of the portion you own?

\$500.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$11,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Household goods and furnishings

\$1,000.00

First Name

Middle Name

Last Name

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Electronics including TV, computer and cell phone

\$400.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

bicycle - 2012 Scott Road

\$500.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothes and wearing apparel

\$500.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Describe.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here..... →**

\$2,400.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes.....

Cash.....

\$300.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☒ Yes.....

Institution name:

17.1. Checking account:

Key Bank - Checking - Acct# xxxx1929

\$716.64

17.2. Checking account:

17.3. Savings account:

BECU - Acct# 3297

\$636.24

17.4. Savings account:

17.5. Certificates of deposit:

17.6. Other financial account:

17.7. Other financial account:

17.8. Other financial account:

17.9. Other financial account:

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
☐ Yes. Give specific information about them.....

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No
 ☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No
 ☐ Yes. List each account separately.

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No
 ☒ Yes.....

Institution name or individual:

The Adriana Senior Apartments, 22525 Ave S, Des Moines, WA

98198

\$100.00

Security deposit on rental unit:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
 ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
 ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
 ☐ Yes. Give specific information about them....

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
 ☐ Yes. Give specific information about them....

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
 ☐ Yes. Give specific information about them....

28. Tax refunds owed to you

☒ No
 ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:

State:

Local:

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
 ☐ Yes. Give specific information.....

Alimony:

Maintenance:

Support:

Divorce settlement:

Property settlement:

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
 ☐ Yes. Give specific information.....

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No
 ☐ Yes. Name the insurance company of each policy and list its value....

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
 ☐ Yes. Give specific information.....

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No
 ☒ Yes. Describe each claim.....

See Attached.

\$365,000.00

Official Form 106A/B

Schedule A/B: Property

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34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$366,752.88

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

38. Accounts receivable or commissions you already earned

☐ No

☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No

☐ Yes. Describe.....

41. Inventory

☐ No

☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

☐ No

☐ Yes. Describe.....

Name of entity:

% of ownership:

%

%

First Name

Middle Name

Last Name

%

43.

Customer lists, mailing lists, or other compilations

☐ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe.....

44.

Any business-related property you did not already list

☐ No

☐ Yes. Give specific information.....

45.

Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....→

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46.

Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

47.

Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes.....

48.

Crops—either growing or harvested

☐ No

☐ Yes. Give specific information.....

49.

Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☐ Yes.....

50. Farm and fishing supplies, chemicals, and feed

☐ No

☐ Yes.....

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☐ Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....

→

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here.....

→

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....

→

\$500,000.00

56. Part 2: Total vehicles, line 5

\$11,500.00

57. Part 3: Total personal and household items, line 15

\$2,400.00

58. Part 4: Total financial assets, line 36

\$366,752.88

59. Part 5: Total business-related property, line 45

\$0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$0.00

61. Part 7: Total other property not listed, line 54

+ \$0.00

62. Total personal property. Add lines 56 through 61.....

\$380,652.88

Copy personal property total →

+ \$380,652.88

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$880,652.88

SCHEDULE A/B: PROPERTY

Continuation Page

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Potential Lawsuit to quiet title against US Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, MortgageElectronic Registration Systems, Inc., as Nominee for Mortgage Master Service Corporation, Merscorp Holdings, Inc, Caliber Home Loans, Inc., Ocwen Loan Servicing, LLC, re 1st position deed of trust on the property located at 24514 148th Lane SE, Kent, WA 98042. The loan has not been paid since December 2008 which is more than six years ago. Additionally, the Debtor received a Chapter 7 discharge on August 19, 2009 (Case# 09-14655) and has no personal obligation to pay the promissory note since that time. No installment payment has been due in over 6 years the Debtor believes the loan is beyond the statute of limitations under RCW 4.16.040 and can be the subject of a Quiet Title Action Under RCW 7.28.300; See also, Jarvis v. Fed. Nat'l Mortg. Ass'n, No. C16-5194-RBL at *3, 2017 WL 1438040 (W.D. Wash. Apr. 24, 2017), aff'd mem., 726 Fed.App'x. 666 (9th Cir. 2018).

\$290,000.00

Potential Lawsuit against MTC Financial Inc. dba Trustee Corps, U.S.Bank Trust, N.A. as Trustee for LSF9 Master Participation Trustee, and Caliber Home Loans, Inc, for Fair Debt Collection Practices Act and Washington State Consumer Protection Act claims for bringing a nonjudicial foreclosure action against an uncollectible debt in violation of the statute of limitations under RCW 4.16.040.

\$25,000.00

Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).

\$50,000.00

Fill in this information to identify your case:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 18-12360
(if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2006 INFINITI G35	\$11,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Line from Schedule A/B: 3.1			
Brief description: Household goods and furnishings	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: 6			

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: Electronics including TV, computer and cell phone Line from Schedule A/B: 7	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: bicycle - 2012 Scott Road Line from Schedule A/B: 9	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Clothes and wearing apparel Line from Schedule A/B: 11	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Cash Line from Schedule A/B: 16	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Key Bank - Checking - Acct# xxxx1929 Checking account Line from Schedule A/B: 17	\$716.64	<input checked="" type="checkbox"/> \$716.64 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: BECU - Acct# 3297 Savings account Line from Schedule A/B: 17	\$636.24	<input checked="" type="checkbox"/> \$636.24 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: The Adriana Senior Apartments, 22525 Ave S, Des Moines, WA 98198 Prepaid rent Line from Schedule A/B: 22	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<p>Brief description:</p> <p>Potential Lawsuit to quiet title against US Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, MortgageElectronic Registration Systems, Inc., as Nominee for Mortgage Master Service Corporation, Merscorp Holdings, Inc, Caliber Home Loans, Inc., Ocwen Loan Servicing, LLC, re 1st position deed of trust on the property located at 24514 148th Lane SE, Kent, WA 98042. The loan has not been paid since December 2008 which is more than six years ago. Additionally, the Debtor received a Chapter 7 discharge on August 19, 2009 (Case# 09-14655) and has no personal obligation to pay the promissory note since that time. No installment payment has been due in over 6 years the Debtor believes the loan is beyond the statute of limitations under RCW 4.16.040 and can be the subject of a Quiet Title Action Under RCW 7.28.300; See also, Jarvis v. Fed. Nat'l Mortg. Ass'n, No. C16-5194-RBL at *3, 2017 WL 1438040 (W.D. Wash. Apr. 24, 2017), aff'd mem., 726 Fed.App'x. 666 (9th Cir. 2018).</p>	<p>\$290,000.00</p>	<p><input checked="" type="checkbox"/> \$9,925.00</p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>11 U.S.C. § 522(d)(3)</p>
<p>Line from Schedule A/B: 33</p>			
<p>Brief description:</p> <p>Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).</p>	<p>\$50,000.00</p>	<p><input checked="" type="checkbox"/> \$23,675.00</p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>11 U.S.C. § 522(d)(11)(D)</p>
<p>Line from Schedule A/B: 33</p>			

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number (if known)	<u>18-12360</u>	

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A

Amount of claim
Do not deduct the value of collateral.

Column B

Value of collateral that supports this claim

Column C

Unsecured portion
If any

Add the dollar value of your entries in Column A on this page. Write that number here:

\$0.00

Part 1: Additional Page		Column A	Column B	Column C
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	<div>Adler Giersch, PS</div> <div>Creditor's Name</div> <div>Attn: Steven J. Angles</div> <div>333 Taylor Ave N</div> <div>Number Street</div> <div>Seattle, WA 98109</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt </div> <div>Date debt was incurred</div> <div></div> <div>Describe the property that secures the claim:</div> <div>Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contigent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Nature of lien. Check all that apply.</div> <div> <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) </div> <div>Last 4 digits of account number</div> <div></div> <div>Remarks: Advanced fees regarding personal injury litigation</div>	\$2,296.18	\$50,000.00	\$2,296.18
2.2	<div>Adler Giersch, PS</div> <div>Creditor's Name</div> <div>Attn: Steven J. Angles</div> <div>333 Taylor Ave N</div> <div>Number Street</div> <div>Seattle, WA 98109</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt </div> <div>Date debt was incurred</div> <div></div> <div>Describe the property that secures the claim:</div> <div>Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contigent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Nature of lien. Check all that apply.</div> <div> <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) </div> <div>Last 4 digits of account number</div> <div></div> <div>Remarks: Estimated Amount owed in attys fees for contingency on Personal Injury claim.</div>	\$16,666.67	\$50,000.00	\$0.00
Add the dollar value of your entries in Column A on this page. Write that number here:		\$18,962.85		

Part 1:	Additional Page		Column A	Column B	Column C
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.3

US Bank Trust, NA, as Trustee for LSF9

Master Participation Trust

Creditor's Name

c/o Caliber Home Loans

13801 Wireless Way

Number Street

Oklahoma City, OK 73134

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

May 11, 2007

Describe the property that secures the claim:

Rental Property

22525 7th Ave S Des Moines, WA 98198

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Last 4 digits of account number 4 7 6 5

\$290,000.00

\$500,000.00

\$0.00

Remarks: The Debtor disputes that there is an enforceable mortgage on this property. There is a deed of trust that is clouding title in the amount of \$290,000 recorded on May 22, 2007 under King County Recorder's File No. 20070522002719. This deed of trust is uncollectible and beyond the statute of limitations under RCW 4.16.040.

2.4

Wells Fargo Dealer Services

Creditor's Name

Attn: Bankruptcy

PO Box 19657

Number Street

Irvine, CA 92623-9657

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Aug 05, 2017

Describe the property that secures the claim:

2006 INFINITI G35

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Last 4 digits of account number 7 1 1 9

\$11,446.21

\$11,000.00

\$446.21

Add the dollar value of your entries in Column A on this page. Write that number here:

\$301,446.21

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$320,409.06

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1	<div>Caliber Home Loans, Inc.</div> <div>Name</div> <div>13801 Wireless Way</div> <div>Number Street</div> <div></div> <div>Oklahoma City, OK 73134</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? 3</div> <div>Last 4 digits of account number</div>
2	<div>MTC Financial Inc. dba Trustee Corps</div> <div>Name</div> <div>500 Union Street 620</div> <div>Number Street</div> <div></div> <div>Seattle, WA 98101</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? 3</div> <div>Last 4 digits of account number</div>
3	<div>US Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust</div> <div>Name</div> <div>3701 Regent Blvd</div> <div>Number Street</div> <div>SPOC Department</div> <div></div> <div>Irving, TX 75063</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? 3</div> <div>Last 4 digits of account number</div>

Fill in this information to identify your case:

Debtor 1	Michael		Kidwell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of Washington		
Case number	18-12360		
(if known)			

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do any creditors have priority unsecured claims against you?**
☒ No. Go to Part 2.
☐ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
 (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<div> <div> <div></div> <div> <div></div> <div> <div>Priority Creditor's Name</div> <div> <div>Number</div> <div>Street</div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> </div> </div> <div> <div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div> <div>Type of PRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or person injury while you were intoxicated <input type="checkbox"/> Other. Specify </div> </div> </div> </div> <div> <div>Who incurred the debt? Check one.</div> <div> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div> <div>Is the claim subject to offset?</div> <div> <input type="checkbox"/> No <input type="checkbox"/> Yes </div> </div> </div> </div>			

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1

Century Link

Nonpriority Creditor's Name

PO Box 91155

Number

Street

Seattle, WA 98111

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number

When was the debt incurred? 08/01/2017

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☐ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☐ Other. Specify

Total claim

\$426.00

4.2

Kohls/Capital One

Nonpriority Creditor's Name

Kohls Credit

PO Box 3120

Number

Street

Milwaukee, WI 53201-3120

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 6492

When was the debt incurred? 03/01/2008

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☐ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☐ Other. Specify

Total claim

\$1,264.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.3	Merchants Credit Association Nonpriority Creditor's Name PO Box 7416 Number Street Bellevue, WA 98008 City State ZIP Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Remarks: Original Medical Debt with Swedish hospital	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$75.00
4.4	One Main Financial Services,Inc Nonpriority Creditor's Name PO Box 3251 Number Street Evansville, IN 47731 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	unknown

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		Total claim
4.5	<div>OneMain Financial</div> <div>Nonpriority Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>601 NW 2nd Street</div> <div>Number Street</div> <div>Evansville, IN 47708</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 2696</div> <div>When was the debt incurred? 10/24/2016</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>
		\$2,718.93
4.6	<div>Orca Bank</div> <div>Nonpriority Creditor's Name</div> <div>c/o Portfolio Recovery</div> <div>120 Corporate Blvd 100</div> <div>Number Street</div> <div>Norfolk, VA 23502</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 6862</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>
		\$426.00
4.7	<div>Puget Sound Collections</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 3011</div> <div>Number Street</div> <div>Tacoma, WA 98401-3011</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 3683</div> <div>When was the debt incurred? 02/26/2017</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>
		\$153.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.8	<div>Virginia Mason Clinic</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 34924</div> <div>Number Street</div> <div>Seattle, WA 98124</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div>Remarks: Medical Bill</div>	<div>Last 4 digits of account number 2802</div> <div>When was the debt incurred? 05/03/2018</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>	\$20.00
4.9	<div>Western Washington Medical Group</div> <div>Nonpriority Creditor's Name</div> <div>3726 Broadway 201</div> <div>Number Street</div> <div>Everett, WA 98201</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div>Remarks: Medicla bill</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>	\$98.96

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.10	<div>WSECU</div> <div>Nonpriority Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>PO Box WSECU</div> <div> <div>Number</div> <div>Street</div> </div> <div>Olympia, WA 98507</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 0001</div> <div>When was the debt incurred? 04/22/2016</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify </div>	\$1,146.00

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Swedish

Name

Mailstop: 37268915

PO Box 660354

Number Street

Dallas, TX 95266

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 6890

Central Credit Services

Name

9550 Regency Square Blvd

Number Street

Jacksonville, FL 32255

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name

Number Street

City State ZIP Code

One which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name

Number Street

City State ZIP Code

One which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name

Number Street

City State ZIP Code

One which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name

Number Street

City State ZIP Code

One which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name

Number Street

City State ZIP Code

One which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims
 ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. +	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	\$6,327.89
	6j. Total. Add lines 6f through 6i.	6j.	\$6,327.89

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number (if known)	<u>18-12360</u>	

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<div>Name <hr/></div> <div>Number Street <hr/></div> <div>City State ZIP Code <hr/></div>	
2.2	<div>Name <hr/></div> <div>Number Street <hr/></div> <div>City State ZIP Code <hr/></div>	
2.3	<div>Name <hr/></div> <div>Number Street <hr/></div> <div>City State ZIP Code <hr/></div>	
2.4	<div>Name <hr/></div> <div>Number Street <hr/></div> <div>City State ZIP Code <hr/></div>	
2.5	<div>Name <hr/></div> <div>Number Street <hr/></div> <div>City State ZIP Code <hr/></div>	

Fill in this information to identify your case:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 18-12360
(if known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

Name

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number Street

City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number (if known) 18-12360

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed
☐ Not Employed

Marketing on Contract for Rainblock Roofing, LLC

Michael Kidwell

22525 7th Ave S
Number Street

Des Moines, WA 98198
City State Zip Code

6 months

Debtor 2 or non-filing spouse

☐ Employed
☐ Not Employed

Number Street

City State Zip Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$0.00 \$0.00

3. + \$0.00 + \$0.00

4. \$0.00 \$0.00

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4.	\$0.00	\$0.00
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
5e. Insurance	5e.	\$0.00	\$0.00
5f. Domestic support obligations	5f.	\$0.00	\$0.00
5g. Union dues	5g.	\$0.00	\$0.00
5h. Other deductions. Specify: _____	5h.	+ \$0.00	+ \$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			
8a.	8a.	\$1,952.75	\$0.00
8b. Interest and dividends	8b.	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			
8c.	8c.	\$0.00	\$0.00
8d. Unemployment compensation	8d.	\$0.00	\$0.00
8e. Social Security	8e.	\$685.00	\$0.00
8f. Other government assistance that you regularly receive			
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.			
Specify: _____	8f.	\$0.00	\$0.00
8g. Pension or retirement income	8g.	\$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h.	+ \$0.00	+ \$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$2,637.75	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$2,637.75	\$0.00
			\$2,637.75
11. State all other regular contributions to the expenses that you list in Schedule J.			
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: _____			\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies	12.		\$2,637.75
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

8a. Attached Statement

Business Income from Self Employment - Marketing on Contract for Rainblock Roofing, LLC

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business oeperation.)

PART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

1

Gross Monthly Income:

\$2,250.00

PART B - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

2

Ordinary and necessary expense

3

Net Employee Payroll (Other than debtor)

4

Inventory Purchases (Including raw materials)

5

Purchase of Feed/Fertilizer/Seed/Spray

6

Rent (Other than debtor's principal residence)

7

Utilities

8

Office Expenses and Supplies

\$15.00

9

Repairs and Maintenance

10

Vehicle Expenses

\$233.75

11

Travel and Entertainment

12

Equipment Rental and Leases

13

Legal/Accounting/Other Professional Fees

14

Insurance

15

Employee Benefits (e.g., pension, medical, etc.)

16

Payroll Taxes

17

Unemployment Taxes

18

Worker's Compensation

19

Other Taxes

20

Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts

\$0.00

21

Other

\$48.50

Cell Phone

22

TOTAL MONTHLY EXPENSES(Add item 2 - 21)

\$297.25

PART C - ESTIMATED AVERAGE NET MONTHLY INCOME:

23

AVERAGE NET MONTHLY INCOME(Subtract item 23 from item 1)

\$1,952.75

Fill in this information to identify your case:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 18-12360
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,160.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$0.00

4d. Homeowner's association or condominium dues

4d. \$0.00

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$0.00
6b.	Water, sewer, garbage collection	6b. _____ \$0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$66.00
6d.	Other. Specify: _____	6d. _____ \$0.00
7.	Food and housekeeping supplies	7. _____ \$400.00
8.	Childcare and children's education costs	8. _____ \$0.00
9.	Clothing, laundry, and dry cleaning	9. _____ \$0.00
10.	Personal care products and services	10. _____ \$0.00
11.	Medical and dental expenses	11. _____ \$25.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$100.00
14.	Charitable contributions and religious donations	14. _____ \$0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$0.00
15b.	Health insurance	15b. _____ \$134.00
15c.	Vehicle insurance	15c. _____ \$146.01
15d.	Other insurance. Specify: _____	15d. _____ \$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____ \$0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____ \$243.46
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18. _____ \$0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____ \$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.	
20a.	Mortgages on other property	20a. _____ \$0.00
20b.	Real estate taxes	20b. _____ \$0.00
20c.	Property, homeowner's, or renter's insurance	20c. _____ \$94.00
20d.	Maintenance, repair, and upkeep expenses	20d. _____ \$0.00
20e.	Homeowner's association or condominium dues	20e. _____ \$0.00

21. Other. Specify: _____

21. + \$0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$2,568.47

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$2,568.47

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$2,637.75

23b. Copy your monthly expenses from line 22c above.

23b. - \$2,568.47

23c. Subtract your monthly expenses from your monthly income.

23c. \$69.28

The result is your *monthly net income*.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Renter moved out July 2018 after serving a notice to quit after non-payment of rent since April 2018.

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number (if known)	<u>18-12360</u>	

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$500,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$380,652.88</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$880,652.88</u>

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$320,409.06</u>
---	---------------------

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$6,327.89</u>

Your total liabilities

\$326,736.95

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$2,637.75</u>
---	-------------------

5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i>	<u>\$2,568.47</u>
---	-------------------

Part 4:

Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$2,834.18

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

- 9a. Domestic support obligations (Copy line 6a.)\$0.00
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)\$0.00
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)\$0.00
- 9d. Student loans. (Copy line 6f.)\$0.00
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)\$0.00
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)+ \$0.00
- 9g. **Total.** Add lines 9a through 9f.\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Middle Name Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number (if known)	<u>18-12360</u>	

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Kidwell
Michael Kidwell, Debtor 1, Debtor 1

X _____

Date 08/07/2018
MM/ DD/ YYYY

Date _____
MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Middle Name Last Name
Debtor 2		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number	<u>18-12360</u>	
(if known)		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. What is your current marital status?

- 2. During the last 3 years, have you lived anywhere other than where you live now?**

- Debtor 1:**

Dates Debtor 1 lived there

Debtor 2:

Dates Debtor 2 lived there

☐ Same as Debtor 1

☐ Same as Debtor 1

24514 148th Ln SE
Number Street

From 05/11/2007
To 08/2009

Number	Street
--------	--------

From _____
To _____

Kent, WA 98042
City

State ZIP Code

City _____ State _____ ZIP Code _____

☐ Same as Debtor 1

☐ Same as Debtor 1

301	31st	301
Number		Street

From 08/2009
To 12/2009

Number	Street
--------	--------

From _____
To _____

Seattle, WA 98122
City

State ZIP Code

City _____ State _____ ZIP Code _____

☐ Same as Debtor 1

☐ Same as Debtor 1

24514	148th Ln SE
Number	Street

From Jan 01, 2010
To May 01, 2010

Number	Street
--------	--------

From _____

To _____

Kent, WA 98042
City

State ZIP Code

City _____ State _____ ZIP Code _____

10203 SW 47th Ave

From 06/2010

Number Street

To 06/2011

Seattle, WA 98146

City State ZIP Code

☐ Same as Debtor 1

From

To

Number Street

City State ZIP Code

☐ Same as Debtor 1

24514 148th Ln SE

From Jun 01, 2011

Number Street

To Jan 01, 2014

Seattle, WA 98042

City State ZIP Code

☐ Same as Debtor 1

From

To

Number Street

City State ZIP Code

☐ Same as Debtor 1

24518 148th Ln SE

From 01/2014

Number Street

To 08/01/2017

Kent, WA 98146

City State ZIP Code

☐ Same as Debtor 1

From

To

Number Street

City State ZIP Code

☐ Same as Debtor 1

From 08/01/2017

Number Street

To 01/05/2018

Edmonds, WA

City State ZIP Code

☐ Same as Debtor 1

From

To

Number Street

City State ZIP Code

☐ Same as Debtor 1

22525 7th Ave S

From 01/06/2018

Number Street

To Present

Des Moines, WA 98198

City State ZIP Code

☐ Same as Debtor 1

From

To

Number Street

City State ZIP Code

☐ Same as Debtor 1

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2:

Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No
- ☐ Yes. Fill in the details.

	Debtor 1	Debtor 2
	<div>Sources of income</div> <div>Check all that apply.</div>	<div>Sources of income</div> <div>Check all that apply.</div>
	<div>Gross Income</div> <div>(before deductions and exclusions)</div>	<div>Gross Income</div> <div>(before deductions and exclusions)</div>
From January 1 of current year until the date you filed for bankruptcy:	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>
For last calendar year: (January 1 to December 31, 2017 YYYY)	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>
For the calendar year before that: (January 1 to December 31, 2016 YYYY)	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>	<div><input type="checkbox"/> Wages, commissions, bonuses, tips</div> <div><input type="checkbox"/> Operating a business</div>

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	<div>Sources of income</div> <div>Describe below.</div>	<div>Sources of income</div> <div>Describe below.</div>
	<div>Gross income from each source</div> <div>(before deductions and exclusions)</div>	<div>Gross Income from each csoure</div> <div>(before deductions and exclusions)</div>
From January 1 of current year until the date you filed for bankruptcy:	<div>Net Income YTD from</div> <div>\$8,909.25</div> <div>Self Employment on a</div> <div>\$7,714.00</div> <div>1099 with Rainblock</div> <div>Roofing, LLC</div> <div>Rental Income</div>	
For last calendar year: (January 1 to December 31, 2017 YYYY)	<div>Rental Income</div> <div>\$21,988.00</div> <div>Self Employment</div> <div>\$2,216.00</div>	
For the calendar year before that: (January 1 to December 31, 2016 YYYY)	<div>Rental Income</div> <div>\$10,800.00</div>	

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?
- ☐ No. Go to line 7.
- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<div>Wells Fargo Dealer Services</div> <div>Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>PO Box 19657</div> <div>Number Street</div> <div>Irvine, CA 92623-9657</div> <div>City State ZIP Code</div>	5/2018	\$243.01	\$11,000.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
<div>Wells Fargo Dealer Services</div> <div>Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>PO Box 19657</div> <div>Number Street</div> <div>Irvine, CA 92623-9657</div> <div>City State ZIP Code</div>	4/2018	\$243.01	\$11,000.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
<div>Wells Fargo Dealer Services</div> <div>Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>PO Box 19657</div> <div>Number Street</div> <div>Irvine, CA 92623-9657</div> <div>City State ZIP Code</div>	3/2018	\$243.01	\$11,000.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No
 ☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
<div>Insider's Name</div> <div>Number Street</div> <div>City State ZIP Code</div>				
<div>Insider's Name</div> <div>Number Street</div> <div>City State ZIP Code</div>				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
 Include payments on debts guaranteed or cosigned by an insider.

☒ No
 ☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				Include creditor's name
<div>Insider's Name</div> <div>Number Street</div> <div>City State ZIP Code</div>				
<div>Insider's Name</div> <div>Number Street</div> <div>City State ZIP Code</div>				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
 ☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Michael J Kidwell v US Bank Trust, NA, US Bank, NA, Caliber Home Loans, Inc.</u> Case number <u>15-2-30018-1 KNT</u> Case title _____ Case number _____	Complaint to Quiet Title on Property - dismissed without prejudice	<u>King County Superior Court</u> Court Name _____ Number Street _____ City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case title _____ Case number _____		_____ Court Name _____ Number Street _____ City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
 Check all that apply and fill in the details below.

☐ No. Go to line 11.
 ☒ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
<u>US Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust</u> Creditor's Name <u>c/o Trustee Corps, 3701 Regent Blvd</u> Number Street _____ <u>Irving, TX 75063</u> City State ZIP Code	Rental property located at 24514 148th Ln SE, Kent, WA 98042 - Set for Foreclosure on June 15th, 2018. Bankruptcy filed to stop non-judicial foreclosure. Explain what happened <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		\$500,000.00

Creditor's Name

Number Street

City State ZIP Code

Describe the property Date Value of the property

Explain what happened

- ☐ Property was repossessed.
- ☐ Property was foreclosed.
- ☐ Property was garnished.
- ☐ Property was attached, seized, or levied.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
- ☐ Yes. Fill in the details.

Creditor's Name

Number Street

City State ZIP Code

Describe the action the creditor took Date action was taken Amount taken

Last 4 digits of account number: XXXX- _ _ _ _

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
- ☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
- ☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Value

Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<div>Person to Whom You Gave the Gift</div> <div></div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Person's relationship to you</div>			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No
 ☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
<div>Charity's Name</div> <div></div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div>			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No
 ☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Car accident - complete loss of the vehicle - 2004 G35 infinity.	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . Geico paid off the loan on the car but there was a gap that was not paid in the amount of \$1146.00	09/2017	\$9,500.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
 ☒ Yes. Fill in the details.

		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Gregory Tift				
Person Who Was Paid		Payments for paralegal assistance; Payments for paralegal assistance; Payments for paralegal assistance; Payments for paralegal assistance; paid 12 months at \$500 a month - payments for paralegal assistance	01/03/2018	\$250.00
Number Street			01/31/2018	\$250.00
			03/2018	\$250.00
City State ZIP Code			04/10/2018	\$500.00
Email or website address			05//042018	\$550.00
Person Who Made the Payment, if Not You			2017	\$6,000.00
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Henry & DeGraaff, PS		Pro Bono		\$0.00
Person Who Was Paid				
150 Nickerson St 311				
Number Street				
Seattle, WA 98109				
City State ZIP Code				
Email or website address				
Person Who Made the Payment, if Not You				

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid				
Number Street				
City State ZIP Code				

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<div>Person Who Received Transfer</div> <div> <div>Number</div> <div>Street</div> </div> <div></div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Person's relationship to you</div>			
<div>Person Who Received Transfer</div> <div> <div>Number</div> <div>Street</div> </div> <div></div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Person's relationship to you</div>			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?(These are often called *asset-protection devices*.)

☒ No
 ☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
<div>Name of trust</div> <div></div>		

Part 8:

List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No
 ☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<div>Name of Financial Institution</div> <div> <div>Number</div> <div>Street</div> </div> <div></div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div>	XXXX- _ _ _ _	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		

Name of Financial Institution

XXXX-

☐ Checking
☐ Savings
☐ Money market
☐ Brokerage
☐ Other

Number

Street

City

State

ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
<div>Name of Financial Institution</div> <div>Name</div> <div>Number</div> <div>Street</div> <div>City</div> <div>State</div> <div>ZIP Code</div>		<input type="checkbox"/> No <input type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
<div>Name of Storage Facility</div> <div>Name</div> <div>Number</div> <div>Street</div> <div>City</div> <div>State</div> <div>ZIP Code</div>		<input type="checkbox"/> No <input type="checkbox"/> Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
<div>Owner's Name</div> <div>Number</div> <div>Street</div> <div>City</div> <div>State</div> <div>ZIP Code</div>		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
<div>Name of site</div> <div>Governmental unit</div>			
<div>Number Street</div> <div>Number Street</div>			
<div>City State ZIP Code</div>			
<div>City State ZIP Code</div>			

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
<div>Name of site</div> <div>Governmental unit</div>			
<div>Number Street</div> <div>Number Street</div>			
<div>City State ZIP Code</div>			
<div>City State ZIP Code</div>			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
<div>Case title</div> <div>Court Name</div> <div>Number Street</div> <div>Case number</div> <div>City State ZIP Code</div>		<div><input type="checkbox"/> Pending</div> <div><input type="checkbox"/> On appeal</div> <div><input type="checkbox"/> Concluded</div>

Part 11: Give Details About Your Business or Connections to Any Business

First Name

Middle Name

Last Name

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Michael Kidwell

Name

22525 7th Ave S

Number Street

Des Moines, WA 98198

City State ZIP Code

Name

Number Street

City State ZIP Code

Name

Number Street

City State ZIP Code

Describe the nature of the business

Marketing and Sales on Contract for Roofing Company

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____

Name of accountant or bookkeeper

Michael Kidwell

Dates business existed

From 06/2017 To present

Describe the nature of the business

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____

Name of accountant or bookkeeper

Dates business existed

From _____ To _____

Describe the nature of the business

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____

Name of accountant or bookkeeper

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

First Name

Middle Name

Last Name

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ Michael Kidwell

Signature of Michael Kidwell, Debtor 1

Date 08/07/2018

X

Signature of

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Kidwell</u>
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Middle Name Last Name
United States Bankruptcy Court for the:	<u>Western District of Washington</u>	
Case number (if known)	<u>18-12360</u>	

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>US Bank Trust, NA, as Trustee for LSF9 Master Participation Trust</u>	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt: <u>Rental Property 22525 7th Ave S Des Moines, WA 98198</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input checked="" type="checkbox"/> Retain the property and [explain]: Debtor does not believe there is a valid lien on this property.	
Creditor's name: <u>Wells Fargo Dealer Services</u>	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt: <u>2006 INFINITI G35</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input type="checkbox"/> Retain the property and [explain]:	

Additional Page for Part 1

Creditor's name:	Adler Giersch, PS	<input type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt:	Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
		<input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement.	
		<input type="checkbox"/> Retain the property and [explain]:	
Creditor's name:	Adler Giersch, PS	<input type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt:	Potential Personal Injury Lawsuit against Brittney Amstead (insured by Farmers Ins) from car accident that occurred on 7/25/2017, Personal Injury Attorney is Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109, Gross Settlement - \$50,000 - Net to Debtor after attys fees and expenses (\$31,000).	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
		<input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement.	
		<input type="checkbox"/> Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leasesWill the lease be assumed?

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Lessor's name:

☐ No

☐ Yes

Description of leased property:

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

/s/ Michael Kidwell

Signature of Debtor 1

X

Signature of Debtor 2

Date 08/07/2018

MM/ DD/ YYYY

Date

MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1 Michael Kidwell
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number (if known) 18-12360

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Column A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.¹¹ U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$0.00	
3. Alimony and maintenance payments if Column B is filled in. Do not include payments from a spouse.	\$0.00	
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$3,131.43	
Ordinary and necessary operating expenses	- \$297.25 -	
Net monthly income from a business, profession, or farm	\$2,834.18	
		Copy here → \$2,834.18
6. Net income from rental and other real property		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$0.00	
Ordinary and necessary operating expenses	- \$0.00 -	
Net monthly income from rental or other real property	\$0.00	
		Copy here → \$0.00
7. Interest, dividends, and royalties		\$0.00

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you.....\$0.00

For your spouse.....

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

Column A

Debtor 1

Column B

Debtor 2 or non-filing spouse

\$0.00

\$0.00

\$2,834.18

\$2,834.18

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....

Copy line 11 here → \$2,834.18

x 12

Multiply by 12 (the number of months in a year).

12b. The result is your annual income for this part of the form.

12b. \$34,010.16

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Washington

Fill in the number of people in your household.

1

Fill in the median family income for your state and size of household.....

13. \$63,376.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Michael Kidwell
Signature of Debtor 1

X
Signature of Debtor 2

Date 08/07/2018
MM/DD/YYYY

Date
MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

United States Bankruptcy Court
Western District of Washington

In re
Kidwell, Michael

Case No. 18-12360

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$0.00

..

Prior to the filing of this statement I have received \$0.00

...

Balance Due \$0.00

.

2. The source of the compensation to be paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/07/2018

Date

/s/ Christina L. Henry

Signature of Attorney

Henry & DeGraaff, P.S.

Name of law firm

